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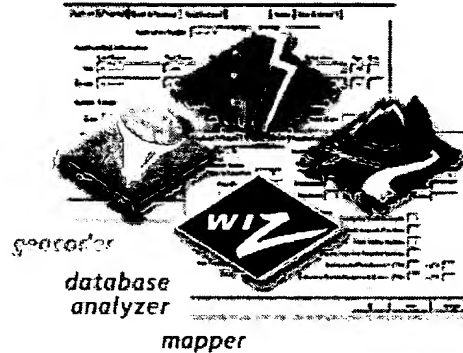
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CRA *Wiz* is a family of Windows™-based software tools produced by PCi Services for compliance professionals in the CRA and Fair Lending fields. CRA *Wiz* is composed of three modules: the [Geocoder](#) & or [RATA Service Geocoding](#), the [Database Analyzer](#), and the [Mapper](#). All are Windows™-based and can be purchased and operated independently or as a component of an integrated system. CRA *Wiz* is compatible with other vendor software.

The functionality and features of CRA *Wiz* have been carefully designed and upgraded in response to suggestions of compliance professionals throughout the country. Although the software is easily accessible by non-technical users, CRA *Wiz* also meets the needs of the most demanding power user. The sophisticated user can access the enormous potential and flexibility of CRA *Wiz* through a telescoping point-and-click menu system.

Backed by PCi's Customer Service Department, CRA *Wiz* is more than standalone software. The support of the software - technically, analytically, and interpretively - greatly increases its true value to our customers.

Despite its compliance focus, PCi has seen an increasing demand for its tools by marketing departments who see an expanded use of CRA *Wiz*. PCi plans to continue investing in the database marketing functionality of its product line. PCi believes that the Community Reinvestment Act's goal of extending credit evenly and efficiently to credit-needy segments is aided by the increased marketing analysis capabilities of CRA *Wiz*. To this end, PCi will be adding increased statistical analysis capabilities to the Database Analyzer over the next six months. Direct mail and telemarketing interfaces will also be added in the future in order to extend the product's use as a marketing tool.

Training and Installation

Installation of the software is as simple as installing any Windows™ application. For those customers planning to purchase the CRA *Wiz* product line for the entire U.S., to use multiple sites, or in a network environment, PCi recommends contracting with our Client Consulting Division to aid in configuration decisions.

Experience has shown that non-technical users achieve approximately 80% proficiency within one week of use of CRA *Wiz*. Most of this learning can be done with the documentation, the on-line help, and the 800 technical assistance line. Nonetheless, PCi does offer training sessions, regularly held in Boston, Chicago, and San Francisco at customer sites, or as part of group sessions.



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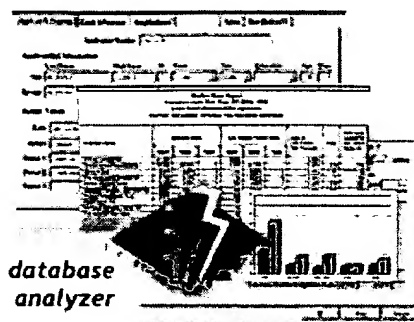
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The Wiz - Database Analyzer

All lending and market data in one place for any type of analysis

Join your peer institutions and regulators in using the central module of the *Wiz*- the industry's leading lending analysis tool. Define and analyze your market and performance. Be confident of your data's integrity when preparing your regulatory submissions. Manage your compliance performance for outstanding results; works with deposits too.



A lending and compliance information management system

- The Import Wizard - guided preparation for importing loan data. Use predefined industry standard formats or create your own.
- Edit lending data and check for errors.
- Define market assessment areas - Evaluate your markets' demographics to identify low income and minority geographies and the changing landscape of lending opportunities.
- Tabulate and graph your performance - determine trends, strengths, and weaknesses. The Database Analyzer provides a wide selection of predefined reports, plus the capability to build your own custom cross-tabulations. Print your results in tables and graphs using counts, amounts, and/or percentages. Export the results to popular spreadsheet or database applications. Map your loan distribution using the *Wiz's Mapper*
- The Submission Wizard - prepares your data for annual HMDA and CRA submission files.
- File Management - Manage your historical files and competitor data. Archive files not presently needed and restore them when desired.

Use with the Wiz family of products

Integrates with the *Wiz Geocoder* and *Mapper*.

Use with these additional data sets:

- Peer Small Business Lending Data
- Examiner Worksheets & Data
- Projected GeoDemographic Data
- Business GeoDemographic Data

- Branch & Deposit Data
- Mortgage Demand Data
- Peer Mortgage Data

If you have comments or suggestions, email us at pci@pciwiz.com

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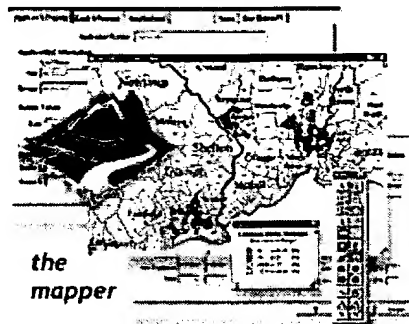
EWiz-

The Wiz - Mapper

Visualize your loan and deposit distributions across hundreds of demographics

Compare your lending on these levels:

- U.S. Census Tract Level
- U.S. Block Group Level
- **D&B** Business Demographic Data
- **CACI** Projected Data



Create the maps that regulators need. Use pie charts to display loan activity across any census tract. Shade by "Income Level as a % of MSA Median."

- Define your assessment areas for use in the Database Analyzer
- Add/remove layers
- Modify colors and ranges easily
- Infinite levels of zoom detail

Designed specifically for the financial services and compliance industry, Mapper offers a minimal learning curve with features that are intuitive, systematic, and relevant.

- Map demographics and/or loan data
- View data in tables or directly on map
- Import and display multiple branch, ATM, and ALM locations
- View activity by MSA, County, or Census Tract

Use with the **Wiz** family of products

Works with the Fair Lending Wiz Pricing and Decision Analysis System; integrates with the Wiz Geocoder and Mapper.

Use with these additional data sets:

- Peer Small Business Lending Data
- Examiner Worksheets & Data
- Projected GeoDemographic Data
- Business GeoDemographic Data
- Branch & Deposit Data
- Mortgage Demand Data
- Peer Mortgage Data